

GUIDE *to* SENIOR LIVING



BELLE SPRINGS
LIFE PLAN COMMUNITY

UNDERSTANDING TYPES *of* SENIOR LIVING COMMUNITIES

At Belle Springs, we get that senior living can sometimes have terminology that is a little vague and confusing. That's why we crafted this simple guide to types of senior living communities you're most likely to encounter. This easy-to-use tool gives an overview of the primary types of senior living communities and breaks down key features and benefits to consider for each, so you can make the best decision for yourself.

Let's get started.



55+ COMMUNITIES (INDEPENDENT LIVING ONLY)

✓	Maintenance-Free Living
✓	Planned Activities
	Dining Services
✓	Fitness and/or Aquatic Facilities
	Assistance Services Available
	On-site Medical and/or Pharmacy Services
	Additional Care Options Available
	Option to Pay for Services as Used (Fee for Service)
	LifeCare Contract Available

Services and amenities will vary by community. Be sure to ask questions about services available when touring different communities.

55+ COMMUNITIES market themselves as a hub for active seniors. These communities usually offer apartments, cottages, townhomes, or a mix, and typically take care of all external maintenance. While some communities offer organized activities, most offer no healthcare services. 55+ communities can be a good fit for younger, healthier seniors, but when higher levels of care are needed, a move to a new community will be required.

Choose independent living early. Some wait too long and either can't fully take advantage of the lifestyle benefits, or fail to qualify entirely. Move earlier and enjoy even more of the best years of your life.



ASSISTED LIVING

✓	Maintenance-Free Living
✓	Planned Activities
✓	Dining Services
	Fitness and/or Aquatic Facilities
✓	Assistance Services Available
✓	On-site Medical and/or Pharmacy Services
	Additional Care Options Available
✓	Option to Pay for Services as Used (Fee for Service)
	LifeCare Contract Available

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ASSISTED LIVING, as the name suggests, is designed to offer help with daily activities ranging from getting dressed or personal hygiene to managing medications. This is not full-on 24-hour nursing care, it’s assistance from trained healthcare professionals with small tasks that help residents maintain as much independence as possible.



MEMORY SUPPORT

✓	Maintenance-Free Living
✓	Planned Activities
✓	Dining Services
	Fitness and/or Aquatic Facilities
✓	Assistance Services Available
✓	On-site Medical and/or Pharmacy Services
	Additional Care Options Available
✓	Option to Pay for Services as Used (Fee for Service)
	LifeCare Contract Available

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MEMORY SUPPORT communities offer specialized care and facilities designed specifically for residents dealing with a variety of dementia and related diseases. These communities are designed, both from a physical design and program content standpoint, to stimulate memory and brain function wherever possible. These communities offer additional security to keep residents safe as well.



LONG-TERM CARE

✓	Maintenance-Free Living
✓	Planned Activities
✓	Dining Services
	Fitness and/or Aquatic Facilities
✓	Assistance Services Available
✓	On-site Medical and/or Pharmacy Services
	Additional Care Options Available
✓	Option to Pay for Services as Used (Fee for Service)
	LifeCare Contract Available

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LONG-TERM CARE is typically the highest level of residential healthcare available for seniors, and usually includes 24/7 oversight from a skilled nursing staff, a variety of therapy programs designed to improve both physical and cognitive health, and more.



CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)

✓	Maintenance-Free Living
✓	Planned Activities
✓	Dining Services
✓	Fitness and/or Aquatic Facilities
✓	Assistance Services Available
✓	On-site Medical and/or Pharmacy Services
✓	Additional Care Options Available
✓	Option to Pay for Services as Used (Fee for Service)
✓	LifeCare Contract Available

Services and amenities will vary by community. Be sure to ask questions about services available when touring different communities.

A LIFE PLAN COMMUNITY OR CCRC brings together a spectrum of care, combining all of the benefits of a 55+ living community, assisted living, memory care, and long-term care.

The primary benefit is that many CCRCs offer a Life Plan that ensures residents who join in Independent Living are guaranteed access to higher levels of care right in the same community if and when they need it.

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FOR-PROFIT VS. NOT-FOR-PROFIT COMMUNITIES, *and* WHY IT MATTERS

The most important difference in a for-profit and not-for-profit community is simple: who ultimately benefits from the ongoing operations of the community. For-profit communities are run to benefit shareholders and investors, and they do that by taking a percentage of money coming into the community and sending it out to those ownership or investor groups.

In a not-for-profit community, the money that comes into the community—all of it—is used to benefit the community by paying for community operations, upgrades like new services, landscaping, new features, staff salaries, etc.



The residents themselves are both the investors ***and the beneficiaries of that investment.*** It's a fantastic way to ensure your retirement budget is used to benefit you and your friends in the community rather than some outside ownership group.

A LIFE PLAN COMMUNITY *like* BELLE SPRINGS BRINGS IT ALL TOGETHER *for* WORRY-FREE LIVING

There is no one type of senior living community that is right for everyone, and each of the community types listed above has a role to play in caring for the ever-growing senior population in the United States.

But a Life Plan Community—and especially a not-for-profit community like Belle Springs—offers a unique solution for seniors because it offers all the benefits of multiple levels of care, all in one comprehensive community, and all with a focus on benefiting the residents and community first.





BELLE SPRINGS

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